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Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel G. Rogers
Debtor(s)

Case No. 19-10781-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin

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Date Rcvd: Dec 02, 2020

Form ID: 318

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:

Recip ID	Recipient Name and Address
db	+ Daniel G. Rogers, 4034 Warsaw Avenue, Erie, PA 16504-2546
cr	+ Tendto Credit Union, f/k/a Erie Community Credit U, 1915 East 36th Street, Erie, PA 16510-2663
15098090	+ Captial One/Furniture Row, Attn Bankrutpcy, PO Box 30285, Salt Lake City, UT 84130-0285
15120477	+ Erie Federal Credit Union, 3503 Peach St., Erie, PA 16508-2741
15098092	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables, Attn: Bankruptcy, 1130 Northchase Parkway Ste 150, Marietta, GA 30067
15098091	+ First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15107072	+ First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15107073	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15099161	+ KML Law Group P.C., 701 Market Street Suite 5000, Philadelphia PA 19106-1541
15098093	+ Midland Credit Management, 350 Camino Dr La Reina Suite 100, San Diego, CA 92108-3007
15133457	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15137244	+ PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15098094	+ Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15098096	+ Tendto Credit Union, 1129 State St, Erie, PA 16501-1911
15105190	+ Tendto Credit Union,, f/k/a Erie Community Credit Union, c/o Carol F. Layton, Payment Solutions M, 1915 East 36th Street, Erie, PA 16510-2663

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: john.melaragno@txitrustee.com	Dec 03 2020 05:26:00	John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
smg	EDI: PENNDEPTREV	Dec 03 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 03 2020 05:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 03 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 03 2020 05:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Dec 03 2020 05:43:00	Americredit Financial Services, Inc. DbA GM Finan, DbA GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PRA.COM	Dec 03 2020 05:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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15098088	EDI: PHINAMERI.COM	Dec 03 2020 05:43:00	AmeriCredit, 801 Cherry Street, Fort Worth, TX 76102
15127294	EDI: PHINAMERI.COM	Dec 03 2020 05:43:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15098089	+ EDI: CAPITALONE.COM	Dec 03 2020 05:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15119969	EDI: CAPITALONE.COM	Dec 03 2020 05:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15131995	EDI: DIRECTV.COM	Dec 03 2020 05:43:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15098095	EDI: PRA.COM	Dec 03 2020 05:43:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15133578	EDI: PRA.COM	Dec 03 2020 05:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15098289	+ EDI: RMSC.COM	Dec 03 2020 05:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
aty	*P++	JOHN C MELARAGNO, 502 WEST SEVENTH STREET, ERIE PA 16502-1333, address filed with court:, John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15098097	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit, 801 Cherry Street, Fort Worth, TX 76102
15098098	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15098099	*+	Capital One/Furniture Row, Attn Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15098101	*P++	FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429, address filed with court:, Focus Receivables, Attn: Bankruptcy, 1130 Northchase Parkway Ste 150, Marietta, GA 30067
15098100	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15098102	*+	Midland Credit Management, 350 Camino Dr La Reina Suite 100, San Diego, CA 92108-3007
15133458	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15098104	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15098103	*+	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15098105	*+	Tendto Credit Union, 1129 State St, Erie, PA 16501-1911

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
John C. Melaragno, Trustee	on behalf of Trustee John C. Melaragno Trustee johnm@mplegal.com, jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titlexi.com
John C. Melaragno, Trustee	johnm@mplegal.com jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titlexi.com
Nicholas R. Pagliari	on behalf of Creditor Tendto Credit Union f/k/a Erie Community Credit Union npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Daniel G. Rogers rebeka@seelingerlaw.com

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